

Homeownership is one of the cornerstones of the American dream. However, the number of homes lost to foreclosure has been steadily increasing over the past several years. The Pew Center on the States estimates that 1 in 26 Florida homeowners will face foreclosure in the coming years as a result of sub-prime mortgages and Florida is 1 of 6 states expected to experience the highest rates of foreclosures over the next two years. Below I have assembled a list of federal and state resources available to assist those facing foreclosure.

## **Federal Resources:**

- HOPE for Homeowners Program
- Federal Housing Administration
- Ten Tips for Avoiding Foreclosure
- Refinancing Your Home
- Florida HOME Investment Partnerships Program Contacts
- Avoiding Foreclosure: Florida, U.S. Department of Housing and Urban Development

## **State Resources:**

- Florida H.O.P.E. Task Force

- Florida Attorney's Saving Homes Program

## **Local Resources:**

- Pinellas County
- Pasco County
- Hillsborough County